

**EXHIBIT 321**

**Homecomings Financial**

A GMAC Company

02/29/2008

GREGORY C. MORSE

223 HIGH POINT DRIVE  
PLANO, TX 75094

HFN #: 047-686845-0

Dear GREGORY C. MORSE

This is to advise you that your mortgage loan has been purchased by GMAC Bank from HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK, INC.) and the servicing of your loan has recently been transferred to GMAC Mortgage, LLC effective 04/01/2008. Please be assured that this is a normal business transaction and will not affect any other term or condition of the mortgage documents, other than terms directly related to the servicing of the loan. We would like to take this opportunity to welcome you as a customer of Homecomings Financial and GMAC Mortgage, LLC and to assure you that we are committed to providing the highest level of service.

Effective 04/01/2008 , payments should be made payable to GMAC Mortgage, LLC and sent directly to:

GMAC Mortgage, LLC  
ATTN: Payment Processing  
P.O. Box 79135  
Phoenix, AZ 85062-9135

The amount of your monthly payment is \$ 2,485.14 . You will receive a monthly account statement from GMAC Mortgage, LLC under separate cover which will include a payment coupon and return envelope to be used in forwarding your payment to GMAC Mortgage, LLC.

Any written inquiries should be addressed to GMAC Mortgage, LLC and sent directly to:

GMAC Mortgage, LLC  
ATTN: Customer Service Department  
P.O. Box 4622  
Waterloo, IA 50704-4622  
800-766-4622

As of 04/01/2008 , Homecomings Financial can no longer accept payments on your account. However, if you have any questions BEFORE the transfer, you may contact their Loan Servicing Department at 972-386-0550 . If this is a toll call, collect calls will be accepted.

You will receive a Year-End statement summarizing your loan for your income tax return for the partial year your loan is with GMAC Mortgage, LLC. You should also receive a Year-End statement from your previous servicer.

Homecomings Financial  
forward to a pleasant association with you.

and GMAC Mortgage, LLC look

Sincerely,

Homecomings Financial  
A member of the GM Family

**EXHIBIT 321**

GREGORY C. MORSE  
Page 2  
02/29/2008

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

Future inquiries regarding the servicing of your loan should be directed to GMAC Mortgage, LLC. Their correspondence address and toll-free telephone number are as follows:

GMAC Mortgage, LLC  
Attention: Customer Service Department  
P.O. Box 4622  
Waterloo, IA 50704-4622

Toll Free Telephone Number 800-766-4622

Customer Service Hours  
Monday - Friday 7:00 a.m. - 9:00 P.M. Central Time

Sincerely,

HOECOMINGS FINANCIAL, LLC (F/K/A HOECOMINGS FINANCIAL NETWORK, INC.)